

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13  
:   
MICHAEL T. MILES :   
KAREN D. MILES :   
:   
DEBTORS : NO. 19-

**CERTIFICATION REGARDING PAYMENT ADVICES PURSUANT TO 11 U.S.C.  
SECTION 521(a)(1)(B)(iv)**

We, Michael T. Miles and Karen D. Miles, debtors, affirm that we are retired.

Attached hereto are payment advices for Mr. Miles received within the last 60 days for part-time work that ended in February 2019.

In addition, we have provided documentation regarding Social Security benefits and pension income (see attached).

We hereby verify that the statements made above are true and correct to the best of our knowledge, information and belief and that these statements are made subject to the penalties of 18 Pa. C.S.A. Section 4904 relating to unsworn falsification to authorities.

Date: 2/25/19

  
Michael T. Miles

Date: 2/25/19

  
Karen D. Miles

**PERSONAL AND CHECK INFORMATION**

MICHAEL T MILES  
214 ARDMORE AVENUE  
ARDMORE, PA 19003

Soc Sec #: XXX-XX-XXXX Employee ID: 3165

Hire Date: 01/25/17

Status:

Filing Status:

Federal: Married, 1

State: PA, Married, 1

Br/Dept: 410/800

Pay Period: 12/14/18 to 12/27/18

Check Date: 12/27/18 Check #: 626483

**NET PAY ALLOCATIONS**

DESCRIPTION	CURRENT (\$)	YTD (\$)
Check Amount	321.19	5428.11
Net Pay	321.19	5428.11

**EARNINGS**

Document

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DESCRIPTION	HRS/ UNITS	RATE	CURRENT (\$)	YTD HRS/ UNITS	YTD (\$)
REGULAR EARNING	10.00	36.0000	360.00	169.00	6084.00
HOURS WORKED	10.00			169.00	
ADJ EARNINGS			360.00		6084.00
GROSS EARNINGS	10.00		360.00	169.00	6084.00

**WITHHOLDINGS**

DESCRIPTION	CURRENT (\$)	YTD (\$)
OASDI	22.32	377.23
MEDICARE	5.22	88.24
STATE WH PA	11.05	186.79
STATE SUI PA	0.22	3.63
<b>TOTAL</b>	<b>38.81</b>	<b>655.89</b>

**NET PAY**

CURRENT (\$)

YTD (\$)

321.19

5428.11

Payrolls by Paychex, Inc.

0426-T612 TOWNSHIP OF HAVERFORD ■

**PERSONAL AND CHECK INFORMATION**  
 MICHAEL T MILES  
 214 ARDMORE AVENUE  
 ARDMORE, PA 19003  
  
 Soc Sec #: XXX-XX-XXXX Employee ID: 3165  
 Hire Date: 01/25/17  
 Status:  
 Filing Status:  
 Federal: Married, 1  
 State: PA, Married, 1  
 Br/Dept: 410/800  
  
 Pay Period: 12/28/18 to 01/10/19  
 Check Date: 01/10/19 Check #: 626575  
**NET PAY ALLOCATIONS**  
  

DESCRIPTION	CURRENT (\$)	YTD (\$)
Check Amount	96.35	96.35
Net Pay	96.35	96.35

EARNINGS		Document	Page 3 of 9	HRS/ UNITS	RATE	CURRENT (\$)	YTD HRS/ UNITS	YTD (\$)
	DESCRIPTION							
	REGULAR EARNING			3.00	36.0000	108.00	3.00	108.00
	HOURS WORKED			3.00			3.00	
	ADJ EARNINGS					108.00		108.00
	GROSS EARNINGS			3.00		108.00	3.00	108.00
WITHHOLDINGS		DESCRIPTION				CURRENT (\$)		YTD (\$)
		OASDI				6.70		6.70
		MEDICARE				1.57		1.57
		STATE W/H PA				3.32		3.32
		STATE SUI PA				0.06		0.06
		TOTAL				11.65		11.65
NET PAY						96.35		96.35

MICHAEL T MILES  
214 ARDMORE AVENUE  
ARDMORE, PA 19003

Soc Sec #: XXX-XX-XXXX Employee ID: 3165  
Hire Date: 01/25/17  
Status:  
Filing Status:  
Federal: Married, 1  
State: PA, Married, 1  
Br/Dept: 410/800

Pay Period: 01/11/19 to 01/24/19  
Check Date: 01/24/19 Check #: 626667

NET PAY ALLOCATIONS

DESCRIPTION	CURRENT (\$)	YTD (\$)
Check Amount	273.02	369.37
Net Pay	273.02	369.37

DESCRIPTION	HRS/ UNITS	RATE	CURRENT (\$)	YTD HRS/ UNITS	YTD (\$)
REGULAR EARNING	8.50	36.0000	306.00	11.50	414.00
HOURS WORKED	8.50			11.50	
ADJ EARNINGS			306.00		414.00
GROSS EARNINGS	8.50		306.00	11.50	414.00

WITHHOLDINGS	DESCRIPTION	CURRENT (\$)	YTD (\$)
	OASDI	18.97	25.67
	MEDICARE	4.44	6.01
	STATE W/H PA	9.39	12.71
	STATE SUI PA	0.18	0.24
	TOTAL	32.98	44.63

NET PAY	CURRENT (\$)	YTD (\$)
	273.02	369.37

**PERSONAL AND CHECK INFORMATION**

MICHAEL T MILES  
214 ARDMORE AVENUE  
ARDMORE, PA 19003

Soc Sec #: XXX-XX-XXXX Employee ID: 3165

Hire Date: 01/25/17

Status:

Filing Status:

Federal: Married, 1

State: PA, Married, 1

Br/Dept: 410/800

Pay Period: 01/25/19 to 02/07/19

Check Date: 02/07/19 Check #: 626752

**NET PAY ALLOCATIONS**

DESCRIPTION	CURRENT (\$)	YTD (\$)
Check Amount	289.07	658.44
Net Pay	289.07	658.44

**EARNINGS**

DESCRIPTION	HRS/ UNITS	RATE	CURRENT (\$)	YTD HRS/ UNITS	YTD (\$)
REGULAR EARNING	9.00	36.0000	324.00	20.50	738.00
HOURS WORKED	9.00			20.50	
ADJ EARNINGS			324.00		738.00
GROSS EARNINGS	9.00		324.00	20.50	738.00

**WITHHOLDINGS**

DESCRIPTION	CURRENT (\$)	YTD (\$)
OASDI	20.09	45.76
MEDICARE	4.70	10.71
STATE W/H PA	9.95	22.66
STATE SUI PA	0.19	0.43
<b>TOTAL</b>	<b>34.93</b>	<b>79.56</b>

**NET PAY**

CURRENT (\$)	YTD (\$)
289.07	658.44

Payrolls by Paychex, Inc.

0426-T612 TOWNSHIP OF HAVERFORD ■

**Your New Benefit Amount**Social Security  
Michael Miles**BENEFICIARY'S NAME: MICHAEL T MILES**

Your Social Security benefits will increase by 2.8% in 2019 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

**How Much Will I Get And When?**

- Your monthly amount (before deductions) is **\$2,219.50**
- The amount we deduct for Medicare Medical Insurance is **\$135.50**  
(If you did not have Medicare as of November 16, 2018, or if someone else pays your premium, we show \$0.00.)
- The amount we deduct for your Medicare Prescription Drug Plan is **\$35.00**  
(We will notify you if the amount changes in 2019. If you did not elect withholding as of November 1, 2018, we show \$0.00.)
- The amount we deduct for voluntary Federal tax withholding is **\$143.40**  
(If you did not elect voluntary tax withholding as of November 16, 2018, we show \$0.00.)
- After we take any other deductions, you will receive **\$1,905.60**  
on or about January 23, 2019.

If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. Or visit [www.ssa.gov/non-medical/appeal](http://www.ssa.gov/non-medical/appeal) to appeal online. We would be happy to review the amounts.

If you receive a paper check and want to switch to an electronic payment, please visit the Department of the Treasury's Go Direct website at [www.godirect.org](http://www.godirect.org) online.

**What If I Have Questions?**

- Visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov)
- Call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778)
- Contact your nearest Social Security office

1700 Markley Street  
Suite 120  
NORRISTOWN PA 19401

**Other Help For Seniors**

Call the Eldercare Locator service of the U.S. Administration on Aging at 1-800-677-1116 or visit [www.eldercare.acl.gov](http://www.eldercare.acl.gov) to learn about a wide variety of services that may be helpful to you.

**TOWNSHIP  
OF  
LOWER MERION**

MONTGOMERY COUNTY



DEPARTMENT OF HUMAN RESOURCES

75 E. Lancaster Ave.  
Ardmore, PA 19003-2376  
Telephone: (610) 645-6120  
FAX: (610) 649-5659

December 3, 2018

*Pension Statement  
Michael Miles*

Michael Miles  
214 Ardmore Ave  
Ardmore, PA 19003-1201

Dear Michael:

In accordance with the Employee Retirement Plan of the Township of Lower Merion, a participant currently receiving a monthly pension benefit shall receive an annual cost of living adjustment (COLA) each January after retirement. The COLA shall be based on the percentage increase / decrease in the Consumer Price Index – Urban Wage Earners and Clerical Workers (CPI-W) for Philadelphia for the 12-month period ending on August 31<sup>st</sup> preceding the January 1<sup>st</sup> effective date of the adjustment. The maximum annual cost of living adjustment for any year can be up or down by as much as three percent (3%), but in no event shall the cost of living adjustment reduce a Participant's monthly benefit below their first monthly benefit amount.

The CPI for Philadelphia for the 12-month period ending on August 31<sup>st</sup> was +1.5%. Therefore, below is your monthly pension amount for 2019 with the +1.5% increase:

<u>2018 Pension</u>	<u>Increase</u>	<u>2019 Pension</u>
\$1,322.57	1.5%	\$1,342.41

If you have any questions, please contact the Human Resources Department (610) 645-6120. Best wishes for Happy Holidays!

Sincerely,

*Beth Lilick*

Beth Lilick  
Director of Human Resources

**Your New Benefit Amount**

Social Security  
Karen Miles

**BENEFICIARY'S NAME: KAREN MILES**

Your Social Security benefits will increase by **2.8%** in 2019 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

**How Much Will I Get And When?**

- Your monthly amount (before deductions) is **\$1,645.50**
- The amount we deduct for Medicare Medical Insurance is **\$135.50**  
(If you did not have Medicare as of November 16, 2018, or if someone else pays your premium, we show \$0.00.)
- The amount we deduct for your Medicare Prescription Drug Plan is **\$35.00**  
(We will notify you if the amount changes in 2019. If you did not elect withholding as of November 1, 2018, we show \$0.00.)
- The amount we deduct for voluntary Federal tax withholding is **\$147.50**  
(If you did not elect voluntary tax withholding as of November 16, 2018, we show \$0.00.)
- After we take any other deductions, you will receive **\$1,327.50**  
on or about January 16, 2019.

If you disagree with any of these amounts, you must write to us within 60 days from the date you receive this letter. Or visit [www.ssa.gov/non-medical/appeal](http://www.ssa.gov/non-medical/appeal) to appeal online. We would be happy to review the amounts.

If you receive a paper check and want to switch to an electronic payment, please visit the Department of the Treasury's Go Direct website at [www.godirect.org](http://www.godirect.org) online.

**What If I Have Questions?**

- Visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov)
- Call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778)
- Contact your nearest Social Security office

1700 Markley Street  
Suite 120  
NORRISTOWN PA 19401

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Call the Eldercare Locator service of the U.S. Administration on Aging at 1-800-677-1116 or visit [www.eldercare.acl.gov](http://www.eldercare.acl.gov) to learn about a wide variety of services that may be helpful to you.



**TOWNSHIP  
OF  
LOWER MERION**

MONTGOMERY COUNTY



DEPARTMENT OF HUMAN RESOURCES

75 E. Lancaster Ave.  
Ardmore, PA 19003-2376  
Telephone: (610) 645-6120  
FAX: (610) 649-5659

December 3, 2018

*Pension Statement  
Karen M. Lg*

Karen Miles  
214 Ardmore Ave  
Ardmore, PA 19003

Dear Karen:

In accordance with the Employee Retirement Plan of the Township of Lower Merion, a participant currently receiving a monthly pension benefit shall receive an annual cost of living adjustment (COLA) each January after retirement. The COLA shall be based on the percentage increase / decrease in the Consumer Price Index – Urban Wage Earners and Clerical Workers (CPI-W) for Philadelphia for the 12-month period ending on August 31<sup>st</sup> preceding the January 1<sup>st</sup> effective date of the adjustment. The maximum annual cost of living adjustment for any year can be up or down by as much as three percent (3%), but in no event shall the cost of living adjustment reduce a Participant's monthly benefit below their first monthly benefit amount.

The CPI for Philadelphia for the 12-month period ending on August 31<sup>st</sup> was +1.5%. Therefore, below is your monthly pension amount for 2019 with the +1.5% increase:

2018 Pension

\$1,931.55

Increase

1.5%

2019 Pension

\$1,960.52

If you have any questions, please contact the Human Resources Department (610) 645-6120. Best wishes for Happy Holidays!

Sincerely,

*Beth Lilick*

Beth Lilick  
Director of Human Resources